

Fill in this information to identify your case and this filing:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

26111 Crossland Park Lane

Street address, if available, or other description

Cypress TX 77433
City State ZIP Code

Harris
County

Residential homestead
LT 9 BLK 2 CYPRESS CREEK RANCH
SEC 1

What is the property?

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number: _____

Do not deduct secured claims or exemptions. Put the
amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

**Current value of the
entire property?**
\$400,000.00

**Current value of the
portion you own?**
\$400,000.00

**Describe the nature of your ownership
interest (such as fee simple, tenancy by the
entireties, or a life estate), if known.**

Property Owner

- ☒ Check if this is community property
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....**\$400,000.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

| | | | | |
|--|-----------------------|--|--|--|
| 3.1. | | Who has an interest in the property? | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Make: | <u>BMW</u> | Check one. | Current value of the entire property? | Current value of the portion you own? |
| Model: | <u>530i</u> | <input type="checkbox"/> Debtor 1 only | | |
| Year: | <u>2011</u> | <input type="checkbox"/> Debtor 2 only | | |
| Approximate mileage: | <u>105,255</u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <u>\$11,500.00</u> | <u>\$11,500.00</u> |
| Other information: | | <input type="checkbox"/> At least one of the debtors and another | | |
| 2011 BMW 530i (approx. 105255 miles) | | <input checked="" type="checkbox"/> Check if this is community property (see instructions) | | |
| 3.2. | | Who has an interest in the property? | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Make: | <u>Chevy</u> | Check one. | Current value of the entire property? | Current value of the portion you own? |
| Model: | <u>Truck</u> | <input type="checkbox"/> Debtor 1 only | | |
| Year: | <u>1999</u> | <input type="checkbox"/> Debtor 2 only | | |
| Approximate mileage: | <u>171,255</u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <u>\$1,555.00</u> | <u>\$1,555.00</u> |
| Other information: | | <input type="checkbox"/> At least one of the debtors and another | | |
| 1999 Chevy Truck (approx. 171255 miles) | | <input checked="" type="checkbox"/> Check if this is community property (see instructions) | | |
| 3.3. | | Who has an interest in the property? | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Make: | <u>Ford</u> | Check one. | Current value of the entire property? | Current value of the portion you own? |
| Model: | <u>F150</u> | <input type="checkbox"/> Debtor 1 only | | |
| Year: | <u>2005</u> | <input type="checkbox"/> Debtor 2 only | | |
| Approximate mileage: | <u>175,966</u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <u>\$1,020.00</u> | <u>\$1,020.00</u> |
| Other information: | | <input type="checkbox"/> At least one of the debtors and another | | |
| 2005 Ford F150 (approx. 175966 miles) (not running) | | <input checked="" type="checkbox"/> Check if this is community property (see instructions) | | |
| 3.4. | | Who has an interest in the property? | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Make: | <u>Porsche</u> | Check one. | Current value of the entire property? | Current value of the portion you own? |
| Model: | <u>928</u> | <input type="checkbox"/> Debtor 1 only | | |
| Year: | <u>1989</u> | <input type="checkbox"/> Debtor 2 only | | |
| Approximate mileage: | <u></u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <u>\$500.00</u> | <u>\$500.00</u> |
| Other information: | | <input type="checkbox"/> At least one of the debtors and another | | |
| 1989 Porsche 928 (needs major repairs, shell of car and parts) | | <input checked="" type="checkbox"/> Check if this is community property (see instructions) | | |
| 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories | | | | |
| <i>Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories</i> | | | | |
| <input type="checkbox"/> No | | | | |
| <input checked="" type="checkbox"/> Yes | | | | |
| 4.1. | | Who has an interest in the property? | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Make: | <u>Sea Ray</u> | Check one. | Current value of the entire property? | Current value of the portion you own? |
| Model: | <u>Boat</u> | <input type="checkbox"/> Debtor 1 only | | |
| Year: | <u>1996</u> | <input type="checkbox"/> Debtor 2 only | | |
| Approximate mileage: | <u></u> | <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only | <u>\$10.00</u> | <u>\$10.00</u> |
| Other information: | | <input type="checkbox"/> At least one of the debtors and another | | |
| 1996 Sea Ray Boat (not running) | | <input checked="" type="checkbox"/> Check if this is community property (see instructions) | | |
| 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... | | | \$14,585.00 | |

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... **Stove \$500, microwave \$40, refrigerator \$400, freezer \$175, dishwasher \$200, kitchen utensils and dishware \$250, kitchen table and chairs \$150, washer \$150, dryer \$150, sofa \$200, coffee table \$200, side tables \$100, chairs \$200, 3 lamps \$100, 3 beds \$500, 3 dressers \$600, 4 night stands \$150, towels and linens \$200, household and lawn tools \$500, lawnmower \$400** **\$4,685.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... **3 tvs \$550, computer \$200, printer \$100, 2 alarm clocks \$50, 4 cell phones \$200, Ipad \$100, headphones \$50, camera \$100, video recorder \$55** **\$1,405.00**

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe..... **Books, pictures, decorations,** **\$200.00**

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... **Golf clubs** **\$200.00**

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe..... **1 12G Smith Wesson shotgun** **\$100.00**

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Clothing, shoes, belts etc** **\$685.00**

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **Jewelry, rings, earrings, necklaces, watches** **\$1,625.00**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... **2 dogs** **\$5.00**

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$8,905.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes..... Cash: **\$22.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

| | | |
|-------------------------|---|----------------|
| 17.1. Checking account: | Checking account, Chase Bank (1) | \$95.00 |
| 17.2. Checking account: | Checking account, Chase Bank (2) | \$31.00 |

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
☐ Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately. Type of account: Institution name:

401(k) or similar plan: **401(k)** **\$25,266.00**

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
 State: _____
 Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information

Alimony: _____
 Maintenance: _____
 Support: _____
 Divorce settlement: _____
 Property settlement: _____

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

Life Insurance Policy (term)

Michelle Bynum

\$1.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No
☐ Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim..... _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim..... _____

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....



\$25,415.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☐ No. Go to Part 6.
☒ Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No
☐ Yes. Describe.. _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
☐ Yes. Describe.. _____

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No

☒ Yes. Describe.. **Plumbing and landscaping tools**

\$1,500.00

41. Inventory

☒ No

☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No

☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No

☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....



\$1,500.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No

☐ Yes....

48. Crops--either growing or harvested

☒ No

☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No

☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

☒ No

☐ Yes....

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... **\$400,000.00**

56. Part 2: Total vehicles, line 5 **\$14,585.00**

57. Part 3: Total personal and household items, line 15 **\$8,905.00**

58. Part 4: Total financial assets, line 36 **\$25,415.00**

59. Part 5: Total business-related property, line 45 **\$1,500.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$50,405.00** Copy personal property total **+** **\$50,405.00**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$450,405.00**

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|---|---|---|
| | Copy the value from <i>Schedule A/B</i> | Check only one box for each exemption | |
| Brief description: Residential homestead LT 9 BLK 2 CYPRESS CREEK RANCH SEC 1 Line from <i>Schedule A/B</i> : <u>1.1</u> | <u>\$400,000.00</u> | <input checked="" type="checkbox"/> \$72,430.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002 |
| Brief description: 2011 BMW 530i (approx. 105255 miles) Line from <i>Schedule A/B</i> : <u>3.1</u> | <u>\$11,500.00</u> | <input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(9) |

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption | Specific laws that allow exemption |
|---|--|---|--|
| Brief description: 1999 Chevy Truck (approx. 171255 miles) Line from Schedule A/B: <u>3.2</u> | <u>\$1,555.00</u> | <input checked="" type="checkbox"/> <u>\$1,555.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(4) |
| Brief description: 2005 Ford F150 (approx. 175966 miles) (not running) Line from Schedule A/B: <u>3.3</u> | <u>\$1,020.00</u> | <input checked="" type="checkbox"/> <u>\$1,020.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(9) |
| Brief description: Stove \$500, microwave \$40, refrigerator \$400, freezer \$175, dishwasher \$200, kitchen utensils and dishware \$250, kitchen table and chairs \$150, washer \$150, dryer \$150, sofa \$200, coffee table \$200, side tables \$100, chairs \$200, 3 lamps \$100, 3 beds \$500, 3 dressers \$600, 4 night stands \$150, towels and linens \$200, household and lawn tools \$500, lawnmower \$400 Line from Schedule A/B: <u>6</u> | <u>\$4,685.00</u> | <input checked="" type="checkbox"/> <u>\$4,685.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) |
| Brief description: 3 tvs \$550, computer \$200, printer \$100, 2 alarm clocks \$50, 4 cell phones \$200, Ipad \$100, headphones \$50, camera \$100, video recorder \$55 Line from Schedule A/B: <u>7</u> | <u>\$1,405.00</u> | <input checked="" type="checkbox"/> <u>\$1,405.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) |
| Brief description: Books, pictures, decorations, Line from Schedule A/B: <u>8</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) |
| Brief description: Golf clubs Line from Schedule A/B: <u>9</u> | <u>\$200.00</u> | <input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) |
| Brief description: 1 12G Smith Wesson shotgun Line from Schedule A/B: <u>10</u> | <u>\$100.00</u> | <input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(7) |

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

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Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption | Specific laws that allow exemption |
|--|--|--|--|
| Brief description: Clothing, shoes, belts etc Line from Schedule A/B: <u>11</u> | <u>\$685.00</u> | <input checked="" type="checkbox"/> <u>\$685.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(5) |
| Brief description: Jewelry, rings, earrings, necklaces, watches Line from Schedule A/B: <u>12</u> | <u>\$1,625.00</u> | <input checked="" type="checkbox"/> <u>\$1,625.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) |
| Brief description: 2 dogs Line from Schedule A/B: <u>13</u> | <u>\$5.00</u> | <input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) |
| Brief description: 401(k) Line from Schedule A/B: <u>21</u> | <u>\$25,266.00</u> | <input checked="" type="checkbox"/> <u>\$25,266.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code § 42.0021 |
| Brief description: Life Insurance Policy (term) Line from Schedule A/B: <u>31</u> | <u>\$1.00</u> | <input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Ins. Code §§ 1108.001, 1108.051 |
| Brief description: Plumbing and landscaping tools Line from Schedule A/B: <u>40</u> | <u>\$1,500.00</u> | <input checked="" type="checkbox"/> <u>\$1,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a), 42.002(a)(4) |

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey G. Bynum**
Michelle L. Bynum

CASE NO **18-33632-H4-13**

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|-----|--|-------------------------|-----------------------|-----------------|------------------------|----------------------------|
| 1. | Real property | \$400,000.00 | \$327,570.00 | \$72,430.00 | \$72,430.00 | \$0.00 |
| 3. | Motor vehicles (cars, etc.) | \$14,575.00 | \$13,082.00 | \$3,075.00 | \$2,575.00 | \$500.00 |
| 4. | Water/Aircraft, Motor Homes, Rec. veh. and access. | \$10.00 | \$3,202.00 | \$0.00 | \$0.00 | \$0.00 |
| 6. | Household goods and furnishings | \$4,685.00 | \$0.00 | \$4,685.00 | \$4,685.00 | \$0.00 |
| 7. | Electronics | \$1,405.00 | \$0.00 | \$1,405.00 | \$1,405.00 | \$0.00 |
| 8. | Collectibles of value | \$200.00 | \$0.00 | \$200.00 | \$200.00 | \$0.00 |
| 9. | Equipment for sports and hobbies | \$200.00 | \$0.00 | \$200.00 | \$200.00 | \$0.00 |
| 10. | Firearms | \$100.00 | \$0.00 | \$100.00 | \$100.00 | \$0.00 |
| 11. | Clothes | \$685.00 | \$0.00 | \$685.00 | \$685.00 | \$0.00 |
| 12. | Jewelry | \$1,625.00 | \$0.00 | \$1,625.00 | \$1,625.00 | \$0.00 |
| 13. | Non-farm animals | \$5.00 | \$0.00 | \$5.00 | \$5.00 | \$0.00 |
| 14. | Unlisted pers. and household items- incl. health aids | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 16. | Cash | \$22.00 | \$0.00 | \$22.00 | \$0.00 | \$22.00 |
| 17. | Deposits of money | \$126.00 | \$0.00 | \$126.00 | \$0.00 | \$126.00 |
| 18. | Bonds, mutual funds or publicly traded stocks | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 19. | Non-pub. traded stock and int. in businesses | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 20. | Govt. and corp. bonds and other instruments | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 21. | Retirement or pension accounts | \$25,266.00 | \$0.00 | \$25,266.00 | \$25,266.00 | \$0.00 |
| 22. | Security deposits and prepayments | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 23. | Annuities | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 24. | Interests in an education IRA | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 25. | Trusts, equit. or future int. (not in line 1) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 26. | Patents, copyrights, and other intellectual prop. | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 27. | Licenses, franchises, other general intangibles | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 28. | Tax refunds owed to you | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey G. Bynum**
Michelle L. Bynum

CASE NO **18-33632-H4-13**

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

| No. | Category | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|----------------|--|-------------------------|-----------------------|---------------------|------------------------|----------------------------|
| 29. | Family support | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 30. | Other amounts someone owes you | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 31. | Interests in insurance policies | \$1.00 | \$0.00 | \$1.00 | \$1.00 | \$0.00 |
| 32. | Any int. in prop. due you from someone who has died | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 33. | Claims vs. third parties, even if no demand | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 34. | Other contin. and unliq. claims of every nature | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 35. | Any financial assets you did not already list | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 38. | Accounts rec. or commissions you already earned | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 39. | Office equipment, furnishings, and supplies | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 40. | Mach., fixt., equip., bus. suppl., tools of trade | \$1,500.00 | \$0.00 | \$1,500.00 | \$1,500.00 | \$0.00 |
| 41. | Inventory | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 42. | Interests in partnerships or joint ventures | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 43. | Customer and mailing lists, or other compilations | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 44. | Any business-related property not already listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 47. | Farm animals | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 48. | Crops--either growing or harvested | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 49. | Farm/fishing equip., impl., mach., fixt., tools | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 50. | Farm and fishing supplies, chemicals, and feed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 51. | Farm/commercial fishing-related prop. not listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 53. | Any other property of any kind not already listed | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTALS: | | \$450,405.00 | \$343,854.00 | \$111,325.00 | \$110,677.00 | \$648.00 |

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey G. Bynum**
Michelle L. Bynum

CASE NO **18-33632-H4-13**

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

| Property Description | Market Value | Lien | Equity |
|---------------------------------|---------------|---------------|---------------|
| <u>Real Property</u> | | | |
| (None) | | | |
| <u>Personal Property</u> | | | |
| (None) | | | |
| TOTALS: | \$0.00 | \$0.00 | \$0.00 |

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

| Property Description | Market Value | Lien | Equity | Non-Exempt Amount |
|--|-----------------|---------------|-----------------|-------------------|
| <u>Real Property</u> | | | | |
| (None) | | | | |
| <u>Personal Property</u> | | | | |
| 1989 Porsche 928 (needs major repairs, shell of car and parts) | \$500.00 | | \$500.00 | \$500.00 |
| Cash on hand | \$22.00 | | \$22.00 | \$22.00 |
| Checking account, Chase Bank (1) | \$95.00 | | \$95.00 | \$95.00 |
| Checking account, Chase Bank (2) | \$31.00 | | \$31.00 | \$31.00 |
| TOTALS: | \$648.00 | \$0.00 | \$648.00 | \$648.00 |

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey G. Bynum**
Michelle L. Bynum

CASE NO **18-33632-H4-13**

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 3

| Summary | |
|--|---------------------|
| A. Gross Property Value (not including surrendered property) | \$450,405.00 |
| B. Gross Property Value of Surrendered Property | \$0.00 |
| C. Total Gross Property Value (A+B) | \$450,405.00 |
| D. Gross Amount of Encumbrances (not including surrendered property) | \$343,854.00 |
| E. Gross Amount of Encumbrances on Surrendered Property | \$0.00 |
| F. Total Gross Encumbrances (D+E) | \$343,854.00 |
| G. Total Equity (not including surrendered property) / (A-D) | \$111,325.00 |
| H. Total Equity in surrendered items (B-E) | \$0.00 |
| I. Total Equity (C-F) | \$111,325.00 |
| J. Total Exemptions Claimed | \$110,677.00 |
| K. Total Non-Exempt Property Remaining (G-J) | \$648.00 |

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.1

BSI Financial Services

Creditor's name

314 S Franklin St

Number Street

Describe the property that secures the claim:

26111 Crossland Park Lane**\$327,570.00****\$400,000.00**

Titusville **PA** **16354**

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset)

Conventional Real Estate MortgageDate debt was incurred **12/2001**Last 4 digits of account number **9 6 9 7**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$327,570.00

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
 If any

2.2

Describe the property that secures the claim:

\$152,000.00**\$400,000.00****BSI Financial Services****26111 Crossland Park Lane**

Creditor's name

314 S Franklin St

Number Street

Titusville PA 16354

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Mortgage arrears**Date debt was incurred **Various**

Last 4 digits of account number

9 6 9 7

2.3

Describe the property that secures the claim:

\$90,745.80**\$400,000.00****BSI Financial Services****26111 Crossland Park Lane**

Creditor's name

314 S Franklin St

Number Street

Titusville PA 16354

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Escrow Claim**Date debt was incurred **Various**

Last 4 digits of account number

9 6 9 7

Add the dollar value of your entries in Column A on this page. Write that number here:

\$242,745.80

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
 If any

2.4

Describe the property that secures the claim:

\$13,082.00**\$11,500.00****\$1,582.00****Capital One Auto Finance****2011 BMW 530i**

Creditor's name

3901 Dallas Pkwy

Number Street

Plano TX 75093

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Automobile**Date debt was incurred **10/25/2017**Last 4 digits of account number **1 0 0 1**

2.5

Describe the property that secures the claim:

\$3,202.00**\$10.00****\$3,192.00****Vericrest****1996 Sea Ray Boat**

Creditor's name

PO Box 24610

Number Street

Oklahoma OK 73124

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Purchase Money**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$16,284.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$586,599.80

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

| | Total claim | Priority amount | Nonpriority amount |
|------------|-------------------|-------------------|--------------------|
| 2.1 | \$3,993.00 | \$3,993.00 | \$0.00 |

Christopher Todd Morrison, P.C.

Priority Creditor's Name

1306 Dorothy Street

Number Street

Last 4 digits of account number

When was the debt incurred? **03/28/2018**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Houston

City

TX

State

77008

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☒ Other. Specify
Attorney fees for this case

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim**\$0.00**

4.1

American Express

Nonpriority Creditor's Name

PO Box 3001

Number Street

16 General Warren Blvd**Malvern****PA****19355**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7 3 5 1**When was the debt incurred? **01/2003****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.2

Capital One, N.a.

Nonpriority Creditor's Name

Capital One Bank (USA) N.A.

Number Street

PO Box 30285**Salt Lake City****UT****84130**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 0 2 7**When was the debt incurred? **07/10/2007****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$0.00

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$200.00****4.3****Central Finl Control**

Nonpriority Creditor's Name

Po Box 66044

Number Street

Anaheim

City

CA

State

92816

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0 1 2 1**When was the debt incurred? **04/2011****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection Attorney**4.4****CMRE**

Nonpriority Creditor's Name

3075 E Imperial Hwy Ste

Number Street

Brea

City

CA

State

92821

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 2 4 8**When was the debt incurred? **09/2016****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection Attorney**\$1,774.00****4.5****CMRE Financial Services Inc**

Nonpriority Creditor's Name

3075 E Imperial Hwy Ste 200

Number Street

Brea

City

CA

State

92821

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 3 5 6**When was the debt incurred? **02/2011****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection Account**\$141.00**

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$31,162.00****4.6****Fed Loan Serv**

Nonpriority Creditor's Name

Po Box 60610

Number Street

Harrisburg**PA****17106**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0 0 0 1**When was the debt incurred? **09/2016****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Educational

4.7**GECRB/JC Penny**

Nonpriority Creditor's Name

Attention: Bankruptcy

Number Street

PO Box 103104**Roswell****GA****30076**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 3 8 9**When was the debt incurred? **07/1987****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Charge Account

\$648.00**4.8****Hoover Slovacek LLP**

Nonpriority Creditor's Name

PO Box 4547

Number Street

Houston**TX****77210-4547**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Outstanding debt

\$563.00

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$0.00****4.9****Hsbc Bank**

Nonpriority Creditor's Name
2929 Walden Avenue
 Number Street

Last 4 digits of account number **5 7 1 7**When was the debt incurred? **12/19/2001**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Depew NY 14043
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Real Estate Specific Type Unknown**\$0.00****4.10****Hsbc/bose**

Nonpriority Creditor's Name
Attention: HSBC Retail Services
 Number Street
PO Box 5264

Last 4 digits of account number **2 7 9 4**When was the debt incurred? **01/2002**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Carol Stream IL 60197
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account**\$540.00****4.11****National Healthcare Co**

Nonpriority Creditor's Name
700 Spirit Of St Louis Bl
 Number Street

Last 4 digits of account number **7 1 9 4**When was the debt incurred? **09/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Chesterfield MO 63005
 City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collection Attorney

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$125,200.00****4.12****North Cypress Medical Center**

Nonpriority Creditor's Name

PO Box 3096

Number Street

Houston TX 77253

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Medical bill**4.13****Portfolio Recovery**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 41067**Norfolk VA 23541**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? **01/2014****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Factoring Company Account**\$353.00****4.14****Principal Mgmt Group**

Nonpriority Creditor's Name

11000 Corporate Centre S

Number Street

Houston TX 77041

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? **04/2009****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Check Credit or Line of Credit**\$0.00**

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.15****\$0.00****Sears/cbna**

Nonpriority Creditor's Name

Po Box 6189

Number Street

Last 4 digits of account number **8 1 3 9**When was the debt incurred? **01/01/1998**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Sioux Falls**SD 57117**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account**4.16****\$0.00****Synco/lowes**

Nonpriority Creditor's Name

Po Box 956005

Number Street

Last 4 digits of account number **4 1 0 1**When was the debt incurred? **11/1999**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Orlando**FL 32896**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account**4.17****\$0.00****Tnb - Target**

Nonpriority Creditor's Name

Po Box 673

Number Street

Last 4 digits of account number **6 4 3 5**When was the debt incurred? **02/24/1997**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Minneapolis**MN 55440**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.18****\$0.00****Wells Fargo Bank Texas**

Nonpriority Creditor's Name

Po Box 31557

Number Street

Last 4 digits of account number 0 0 0 1When was the debt incurred? 12/2003

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Billings**MT****59107**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Home Equity Line of Credit**4.19****\$0.00****Zale/Sterling Jewelers**

Nonpriority Creditor's Name

Attn.: Bankruptcy

Number Street

PO Box 1799Last 4 digits of account number 6 4 7 3When was the debt incurred? 06/1998

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Akron**OH****43309**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Anderson Vela LLP

Name

4920 Westport Dr.

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

The Colony**TX****75056**

City

State

ZIP Code

CCR Section One HOA

Name

Cypress Creek Ranch HOA

Number Street

8711 Highway 6 North Ste 270

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Houston**TX****77095**

City

State

ZIP Code

Hoover Slovacek LLP

Name

Galleria Tower II

Number Street

5051 Westheimer, Suite 1200

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Houston**TX****77056**

City

State

ZIP Code

John Deere Credit

Name

John Deere Financial

Number Street

PO Box 6600, Attn: Litigation

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

6 0 0 7**Johnston****IA****50131**

City

State

ZIP Code

North Cypress Medical Center

Name

21214 Northwest Freeway

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims**Medical bill**☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Cypress**TX****77429**

City

State

ZIP Code

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13****Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page****Phh Mortgage Service**

Name

1 Mortgage Way

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims**Conventional Real** ☐ Part 2: Creditors with Nonpriority Unsecured Claims**Estate Mortgage**Last 4 digits of account number 2 1 0 7**Mount Laurel****NJ****08054**

City

State

ZIP Code

Regional Acceptance Co

Name

13831 Northwest Fwy Ste

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims**Automobile** ☐ Part 2: Creditors with Nonpriority Unsecured ClaimsLast 4 digits of account number 2 7 0 1**Houston****TX****77040**

City

State

ZIP Code

Van Mor Properties

Name

8711 Highway 6 N. Ste 270

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Houston**TX****77095-2272**

City

State

ZIP Code

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

| | | Total claim |
|--------------------------|---|-------------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. <u>\$0.00</u> |
| | 6b. Taxes and certain other debts you owe the government | 6b. <u>\$0.00</u> |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. <u>\$0.00</u> |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. + <u>\$3,993.00</u> |
| | 6e. Total. Add lines 6a through 6d. | 6d. <u>\$3,993.00</u> |

| | | Total claim |
|--------------------------|---|---------------------------|
| Total claims from Part 2 | 6f. Student loans | 6f. <u>\$0.00</u> |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. <u>\$0.00</u> |
| | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. <u>\$0.00</u> |
| | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. + <u>\$160,581.00</u> |
| | 6j. Total. Add lines 6f through 6i. | 6j. <u>\$160,581.00</u> |

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☒ Yes

In which community state or territory did you live? **Texas** Fill in the name and current address of that person.

Michelle L. Bynum

Name of your spouse, former spouse, or legal equivalent

26111 Crossland Park Lane

Number Street

Cypress

City

TX

State

77433

ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

Column 1: **Your codebtor**

Column 2: **The creditor to whom you owe the debt**

Check all schedules that apply:

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | SOUTHERN DISTRICT OF TEXAS | | |
| Case number (if known) | 18-33632-H4-13 | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Landscaping****Employer's name****Sole proprietor, self employed****Employer's address****26111 Crossland Park**

Number Street

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Exec Asst**Helen Gordon Interest LTD****2020 N Loop W Suite 220**

Number Street

Cypress TX 77433
City State Zip Code

Houston TX 77018
City State Zip Code
How long employed there? **4 years****20 years****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$5,500.00 | \$6,260.24 |
| 3. Estimate and list monthly overtime pay. | 3. + \$0.00 | \$0.00 |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$5,500.00 | \$6,260.24 |

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| Copy line 4 here → 4. | \$5,500.00 | \$6,260.24 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$0.00 | \$825.98 |
| 5b. Mandatory contributions for retirement plans | 5b. \$0.00 | \$0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$0.00 | \$440.85 |
| 5d. Required repayments of retirement fund loans | 5d. \$0.00 | \$0.00 |
| 5e. Insurance | 5e. \$0.00 | \$1,168.81 |
| 5f. Domestic support obligations | 5f. \$0.00 | \$0.00 |
| 5g. Union dues | 5g. \$0.00 | \$0.00 |
| 5h. Other deductions. Specify: _____ | 5h. + \$0.00 | \$0.00 |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. \$0.00 | \$2,435.64 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$5,500.00 | \$3,824.60 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$0.00 | \$0.00 |
| 8b. Interest and dividends | 8b. \$0.00 | \$0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$0.00 | \$0.00 |
| 8d. Unemployment compensation | 8d. \$0.00 | \$0.00 |
| 8e. Social Security | 8e. \$0.00 | \$0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. \$0.00 | \$0.00 |
| 8g. Pension or retirement income | 8g. \$0.00 | \$0.00 |
| 8h. Other monthly income. Specify: _____ | 8h. + \$0.00 | \$0.00 |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. \$0.00 | \$0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$5,500.00 | \$3,824.60 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. + \$0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. | 12. \$9,324.60 | \$9,324.60 |
| 13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: _____ | | Combined monthly income |

Fill in this information to identify your case:

Debtor 1 Jeffrey G. Bynum
First Name Middle Name Last Name

Debtor 2 Michelle L. Bynum
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS

Case number 18-33632-H4-13
(if known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
☒ Yes. Does Debtor 2 live in a separate household?
☒ No
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|--|-----------------|--|
| <u>Son</u> | <u>22 years</u> | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| <u>Daughter</u> | <u>21 years</u> | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.
Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. \$75.00

4d. Homeowner's association or condominium dues

4d. \$58.33

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Your expenses

| | | |
|--|------|-----------------|
| 5. Additional mortgage payments for your residence , such as home equity loans | 5. | _____ |
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | <u>\$322.00</u> |
| 6b. Water, sewer, garbage collection | 6b. | <u>\$107.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | <u>\$286.00</u> |
| 6d. Other. Specify: _____ | 6d. | _____ |
| 7. Food and housekeeping supplies | 7. | <u>\$725.00</u> |
| 8. Childcare and children's education costs | 8. | _____ |
| 9. Clothing, laundry, and dry cleaning | 9. | <u>\$85.00</u> |
| 10. Personal care products and services | 10. | <u>\$75.00</u> |
| 11. Medical and dental expenses | 11. | <u>\$120.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | <u>\$350.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | <u>\$55.27</u> |
| 14. Charitable contributions and religious donations | 14. | _____ |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | _____ |
| 15b. Health insurance | 15b. | _____ |
| 15c. Vehicle insurance | 15c. | <u>\$471.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. | _____ |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. | _____ |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 | 17a. | _____ |
| 17b. Car payments for Vehicle 2 | 17b. | _____ |
| 17c. Other. Specify: _____ | 17c. | _____ |
| 17d. Other. Specify: _____ | 17d. | _____ |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | _____ |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. | _____ |

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

| | | |
|---|------|-------|
| 20a. Mortgages on other property | 20a. | _____ |
| 20b. Real estate taxes | 20b. | _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. | _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | _____ |
| 20e. Homeowner's association or condominium dues | 20e. | _____ |

21. Other. Specify: _____ 21. **+** _____

22. Calculate your monthly expenses.

| | | |
|---|------|-------------------|
| 22a. Add lines 4 through 21. | 22a. | \$2,729.60 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. | _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. | \$2,729.60 |

23. Calculate your monthly net income.

| | | |
|---|------|--------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. | \$9,324.60 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. | -\$2,729.60 |
| 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. | 23c. | \$6,595.00 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)1a. Copy line 55, Total real estate, from Schedule A/B..... **\$400,000.00**1b. Copy line 62, Total personal property, from Schedule A/B..... **\$50,405.00**1c. Copy line 63, Total of all property on Schedule A/B..... **\$450,405.00****Part 2: Summarize Your Liabilities****Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... **\$586,599.80**3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... **\$3,993.00**3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + **\$160,581.00****Your total liabilities****\$751,173.80****Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)Copy your combined monthly income from line 12 of Schedule I..... **\$9,324.60**5. *Schedule J: Your Expenses* (Official Form 106J)Copy your monthly expenses from line 22c of Schedule J..... **\$2,729.60**

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$9,854.56

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

| | |
|--|---------------|
| 9a. Domestic support obligations. (Copy line 6a.) | \$0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$0.00 |
| 9d. Student loans. (Copy line 6f.) | \$0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | + \$0.00 |
| 9g. Total. Add lines 9a through 9f. | \$0.00 |

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jeffrey G. Bynum _____

Jeffrey G. Bynum, Debtor 1

Date **07/19/2018**
MM / DD / YYYY

X /s/ Michelle L. Bynum _____

Michelle L. Bynum, Debtor 2

Date **07/19/2018**
MM / DD / YYYY

Fill in this information to identify your case:

| | | | |
|---|-----------------------|-------------|--------------|
| Debtor 1 | Jeffrey | G. | Bynum |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Michelle | L. | Bynum |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS | | | |
| Case number (if known) | 18-33632-H4-13 | | |

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

page 2

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| | Dates of payment | Total amount paid | Amount you still owe | Was this payment for... |
|---------------------------------|------------------|-------------------|----------------------|---|
| Capital One Auto Finance | | \$397.00 | \$13,082.00 | <input type="checkbox"/> Mortgage |
| Creditor's name | | | | <input checked="" type="checkbox"/> Car |
| 3901 Dallas Pkwy | Monthly | | | <input type="checkbox"/> Credit card |
| Number Street | | | | <input type="checkbox"/> Loan repayment |
| | | | | <input type="checkbox"/> Suppliers or vendors |
| | | | | <input type="checkbox"/> Other _____ |
| Plano | TX | 75093 | | |
| City | State | ZIP Code | | |

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
☐ Yes. Fill in the details.

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No
☐ Yes. Fill in the details.

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No
☐ Yes. Fill in the details for each gift.

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| Christopher Todd Morrison, P.C. Person Who Was Paid | | |
| 1306 Dorothy Street Number Street | 03/28/2018 | \$125.00 |

Houston TX 77008
 City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

| Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|-----------------------------------|-------------------|
| Abacus Person Who Was Paid | | |
| 7/2018 | \$25.00 | |

Houston TX
 City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Jeffrey Bynum, Sole Proprietor
 Business Name

Describe the nature of the business
Landscaping business

26111 Crossland Park Lane
 Number Street

Name of accountant or bookkeeper

Cyprss TX 77433
 City State ZIP Code

Employer Identification number
Do not include Social Security number or ITIN.

EIN: _ _ _ - _ _ _ _ _

Dates business existed

From 2014 To Present

Debtor 1 **Jeffrey G. Bynum**
 Debtor 2 **Michelle L. Bynum**

Case number (if known) **18-33632-H4-13**

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Jeffrey G. Bynum
 Jeffrey G. Bynum, Debtor 1

X /s/ Michelle L. Bynum
 Michelle L. Bynum, Debtor 2

Date **07/19/2018**

Date **07/19/2018**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

| | | |
|---|-------|--------------------|
| | \$245 | filing fee |
| | \$75 | administrative fee |
| + | \$15 | trustee surcharge |
| | \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| | <hr/> | |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **Jeffrey G. Bynum**
Michelle L. Bynum

Case No. 18-33632-H4-13Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|--|--------------------------|
| For legal services, I have agreed to accept.....Fixed Fee: | <u>\$4,500.00</u> |
| Prior to the filing of this statement I have received..... | <u>\$507.00</u> |
| Balance Due..... | <u>\$3,993.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

07/19/2018

Date

/s/ Christopher Morrison

Christopher Morrison

Christopher Todd Morrison, P.C.

1306 Dorothy Street

Houston, TX 77008

Phone: (713) 863-1001 / Fax: (713) 863-0024

Bar No. 24010250

/s/ Jeffrey G. Bynum

Jeffrey G. Bynum

/s/ Michelle L. Bynum

Michelle L. Bynum

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Jeffrey G. Bynum**
Michelle L. Bynum

CASE NO **18-33632-H4-13**

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 7/19/2018

Signature /s/ Jeffrey G. Bynum
Jeffrey G. Bynum

Date 7/19/2018

Signature /s/ Michelle L. Bynum
Michelle L. Bynum

American Express
PO Box 3001
16 General Warren Blvd
Malvern, PA 19355

Anderson Vela LLP
4920 Westport Dr.
The Colony, TX 75056

BSI Financial Services
314 S Franklin St
Titusville, PA 16354

Capital One Auto Finance
3901 Dallas Pkwy
Plano, TX 75093

Capital One, N.a.
Capital One Bank (USA) N.A.
PO Box 30285
Salt Lake City, UT 84130

CCR Section One HOA
Cypress Creek Ranch HOA
8711 Highway 6 North Ste 270
Houston, TX 77095

Central Finl Control
Po Box 66044
Anaheim, CA 92816

Christopher Todd Morrison, P.C.
1306 Dorothy Street
Houston, TX 77008

CMRE
3075 E Imperial Hwy Ste
Brea, CA 92821

CMRE Financial Services Inc
3075 E Imperial Hwy Ste 200
Brea, CA 92821

Fed Loan Serv
Po Box 60610
Harrisburg, PA 17106

GEGRB/JC Penny
Attention: Bankruptcy
PO Box 103104
Roswell, GA 30076

Hoover Slovacek LLP
PO Box 4547
Houston, TX 77210-4547

Hoover Slovacek LLP
Galleria Tower II
5051 Westheimer, Suite 1200
Houston, TX 77056

Hsbc Bank
2929 Walden Avenue
Depew, NY 14043

Hsbc/bose
Attention: HSBC Retail Services
PO Box 5264
Carol Stream, IL 60197

John Deere Credit
John Deere Financial
PO Box 6600, Attn: Litigation
Johnston, IA 50131

National Healthcare Co
700 Spirit Of St Lous Bl
Chesterfield, MO 63005

North Cypress Medical Center
PO Box 3096
Houston, TX 77253

North Cypress Medical Center
21214 Northwest Freeway
Cypress, TX 77429

Phh Mortgage Service
1 Mortgage Way
Mount Laurel, NJ 08054

Portfolio Recovery
Attn: Bankruptcy
PO Box 41067
Norfolk, VA 23541

Principal Mgmt Group
11000 Corporate Centre S
Houston, TX 77041

Regional Acceptance Co
13831 Northwest Fwy Ste
Houston, TX 77040

Sears/cbna
Po Box 6189
Sioux Falls, SD 57117

Synco/lowes
Po Box 956005
Orlando, FL 32896

Tnb - Target
Po Box 673
Minneapolis, MN 55440

Van Mor Properties
8711 Highway 6 N. Ste 270
Houston, TX 77095-2272

Vericrest
PO Box 24610
Oklahoma, OK 73124

Wells Fargo Bank Texas
Po Box 31557
Billings, MT 59107

Zale/Sterling Jewelers
Attn.: Bankruptcy
PO Box 1799
Akron, OH 43309

Christopher Morrison, Bar No. 24010250
 Christopher Todd Morrison, P.C.
 1306 Dorothy Street
 Houston, TX 77008
 (713) 863-1001
 Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS

HOUSTON DIVISION

In re:

Jeffrey G. Bynum

Michelle L. Bynum

Debtor(s)

Case No.: **18-33632-H4-13**

SSN: **xxx-xx-0229**

SSN: **xxx-xx-4163**

Numbered Listing of Creditors

Address:

26111 Crossland Park Lane
Cypress, TX 77433

Chapter: **13**

| | Creditor name and mailing address | Category of claim | Amount of claim |
|----|--|-------------------|-----------------|
| 1. | American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355 398421515012327351 | Unsecured Claim | \$0.00 |
| 2. | Anderson Vela LLP 4920 Westport Dr. The Colony, TX 75056 | Unsecured Claim | \$0.00 |
| 3. | BSI Financial Services 314 S Franklin St Titusville, PA 16354 1461739697 | Secured Claim | \$327,570.00 |
| 4. | BSI Financial Services 314 S Franklin St Titusville, PA 16354 1461739697 | Secured Claim | \$152,000.00 |
| 5. | BSI Financial Services 314 S Franklin St Titusville, PA 16354 1461739697 | Secured Claim | \$90,745.80 |
| 6. | Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093 62063544082941001 | Secured Claim | \$13,082.00 |

in re: **Jeffrey G. Bynum****18-33632-H4-13**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 7. | Capital One, N.a. Capital One Bank (USA) N.A. PO Box 30285 Salt Lake City, UT 84130 5155970018328027 | Unsecured Claim | \$0.00 |
| 8. | CCR Section One HOA Cypress Creek Ranch HOA 8711 Highway 6 North Ste 270 Houston, TX 77095 | Unsecured Claim | \$0.00 |
| 9. | Central Finl Control Po Box 66044 Anaheim, CA 92816 1142160121 | Unsecured Claim | \$200.00 |
| 10. | Christopher Todd Morrison, P.C. 1306 Dorothy Street Houston, TX 77008 | Priority Claim | \$3,993.00 |
| 11. | CMRE 3075 E Imperial Hwy Ste Brea, CA 92821 T710IMX0070038838248 | Unsecured Claim | \$1,774.00 |
| 12. | CMRE Financial Services Inc 3075 E Imperial Hwy Ste 200 Brea, CA 92821 T710CMBS220017122356 | Unsecured Claim | \$141.00 |
| 13. | Fed Loan Serv Po Box 60610 Harrisburg, PA 17106 5787614666FD00001 | Unsecured Claim | \$31,162.00 |
| 14. | GEICRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076 6008894229848389 | Unsecured Claim | \$648.00 |
| 15. | Hoover Slovacek LLP PO Box 4547 Houston, TX 77210-4547 | Unsecured Claim | \$563.00 |

in re: **Jeffrey G. Bynum****18-33632-H4-13**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|--|-------------------|-----------------|
| 16. | Hoover Slovacek LLP Galleria Tower II 5051 Westheimer, Suite 1200 Houston, TX 77056 | Unsecured Claim | \$0.00 |
| 17. | Hsbc Bank 2929 Walden Avenue Depew, NY 14043 5474255717 | Unsecured Claim | \$0.00 |
| 18. | Hsbc/bose Attention: HSBC Retail Services PO Box 5264 Carol Stream, IL 60197 171601101022794 | Unsecured Claim | \$0.00 |
| 19. | John Deere Credit John Deere Financial PO Box 6600, Attn: Litigation Johnston, IA 50131 6003319252456007 | Unsecured Claim | \$0.00 |
| 20. | National Healthcare Co 700 Spirit Of St Lous Bl Chesterfield, MO 63005 347194 | Unsecured Claim | \$540.00 |
| 21. | North Cypress Medical Center PO Box 3096 Houston, TX 77253 | Unsecured Claim | \$125,200.00 |
| 22. | North Cypress Medical Center 21214 Northwest Freeway Cypress, TX 77429 | Unsecured Claim | \$0.00 |
| 23. | Phh Mortgage Service 1 Mortgage Way Mount Laurel, NJ 08054 9542019522107 | Unsecured Claim | \$0.00 |
| 24. | Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541 5155990065733648 | Unsecured Claim | \$353.00 |

in re: **Jeffrey G. Bynum****18-33632-H4-13**

Debtor

Case No. (if known)

| | Creditor name and mailing address | Category of claim | Amount of claim |
|-----|---|-------------------|-----------------|
| 25. | Principal Mgmt Group 11000 Corporate Centre S Houston, TX 77041 25611942009 | Unsecured Claim | \$0.00 |
| 26. | Regional Acceptance Co 13831 Northwest Fwy Ste Houston, TX 77040 75274252701 | Unsecured Claim | \$0.00 |
| 27. | Sears/cbna Po Box 6189 Sioux Falls, SD 57117 5049948115358139 | Unsecured Claim | \$0.00 |
| 28. | Syncb/lowes Po Box 956005 Orlando, FL 32896 798222244101 | Unsecured Claim | \$0.00 |
| 29. | Tnb - Target Po Box 673 Minneapolis, MN 55440 423536435 | Unsecured Claim | \$0.00 |
| 30. | Van Mor Properties 8711 Highway 6 N. Ste 270 Houston, TX 77095-2272 | Unsecured Claim | \$0.00 |
| 31. | Vericrest PO Box 24610 Oklahoma, OK 73124 | Secured Claim | \$3,202.00 |
| 32. | Wells Fargo Bank Texas Po Box 31557 Billings, MT 59107 80880896233960001 | Unsecured Claim | \$0.00 |
| 33. | Zale/Sterling Jewelers Attn.: Bankruptcy PO Box 1799 Akron, OH 43309 6035251010576473 | Unsecured Claim | \$0.00 |

in re: **Jeffrey G. Bynum**

Debtor

18-33632-H4-13

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Jeffrey G. Bynum**,
named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*,
consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Jeffrey G. Bynum Date: 7/19/2018
Jeffrey G. Bynum

Spouse: /s/ Michelle L. Bynum Date: 7/19/2018
Michelle L. Bynum